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## NAIC's *BetterInvesting*™ Coastal GA/SC Chapter July 2005 Newsletter

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### **Below is information related to the following:**

- Special Notes
- Commentary
- Chapter Workshops
- Computer Group
- Club News
- Volunteer Opportunities

### **SPECIAL NOTES:**

#### **The BetterInvesting Community:**

The National Association for Investors Corporation is now branding itself as the *BetterInvesting Community*, as you will see by its updated webpage. Chapters are being encouraged to refer to themselves as BetterInvesting Chapters, rather than NAIC Chapters. Yes, the official name of the national organization is still NAIC, but the public understands the concept of “better investing” better than NAIC, so gradually you will see the new branding focus increased and the official NAIC showing up in small letters. And you will notice that the webpage now eliminates the hyphen (betterinvesting rather than better-investing). You may wish to alter your bookmark of this page.

#### **Email Announcements:**

Please remember to share our chapter announcements with others who may not be receiving these messages. If you know of others with email who would like to be on this [list, please ask them to email us. \*sgallemore@georgiasouthern.edu\*](#)

#### **Chapter Web Page:**

Members and other interested investors may find information about our workshops and other events, past email newsletters, and other chapter information at:  
<http://www.betterinvesting.org/chapter/coastal-chapter> or  
<http://www.georgiasouthern.edu/~sgallemo/coastal-chapter>.

#### **Postcards to Clubs:**

Please note that only one person per investment club receives the Chapter postcards announcing chapter workshops and activities. This BetterInvesting contact person should share information on that postcard with all club members. Postcards come out a maximum of once per month.

### **Club Visits:**

Chapter Directors would like to visit your club to assist with club operations and provide a brief portfolio review of your club's holdings, to learn of your education interests, and to provide information about other services the chapter may be able to provide, and of course to provide an opportunity for club members to participate in a question/answer session. Please let us know if you would like to schedule a visit.

[sgallemore@georgiasouthern.edu](mailto:sgallemore@georgiasouthern.edu)

### **Better Investing Seminars:**

If you know of a group that would like a free *Better Investing Seminar* presentation (overview of the BetterInvesting investment principles, how to get started investing, information about investment clubs, etc.), please let us know. For more information: [sgallemore@georgiasouthern.edu](mailto:sgallemore@georgiasouthern.edu).

## **COMMENTARY**

Sandy Gallemore, Chapter President

The following comes from an interview of Consuelo Mack, Anchor and Senior Correspondent, CNBC, by Russell Wasendorf, Sr., Founder, Chairman, and CEO of Peregrine Financial Group, Inc.

Consuelo Mack was asked what she thought are the current critical economic events investors need to keep in mind as they invest for the future. Two factors were mentioned, the first being the interest rates. The Feds seem to be telling us that the "easing" is over and the "tightening" beginning. In other words, the cheap money we've enjoyed over the last couple of years is disappearing and borrowing is going to become more expensive.

Her second factor we need to consider relates to what our government is doing. During the past couple of decades we have seen a more hands-off approach by the federal government. Evidence of this has come in the form of less regulation, more enterprise, and lower taxes. Mack sees this trend reversing itself with government becoming more involved in business.

When asked what she sees as long-term trends, Mack indicated that people will be paying more attention to the total rate of return, including looking at dividends. She expects returns to be at more normal rates (or even somewhat lower) than the high

returns seen in recent history, with much of the return coming through dividends and dividend growth.

In addition, Mack pointed out that companies/corporations with good cash flow and low payout rates, ones that are going to start increasing their dividends, will be where investors receive a significant amount of their investment returns.

### Upcoming national events:

Better Investing National Convention (BINC), Atlanta GA, November 3-6. 2005:  
<http://www.betterinvesting.org/biconvention/>

## CHAPTER WORKSHOP CLASSES

The next workshop classes to be held at the Mighty Eighth will be Winter Quarter 2006.

**For all workshop classes**, please use registration form on webpage.

<http://www.betterinvesting.org/chapter/coastal-chapter> or  
<http://www.georgiasouthern.edu/~sgallemo/coastal-chapter>

### Off-Site Workshop Classes (club sponsored)

**Workshop class requests:** The Chapter is prepared to provide workshop classes for clubs or other groups of the BetterInvesting community (including individual members). Requests for a class must reach the Chapter at least six weeks prior to the requested time of the workshop. Generally, a full-day workshop or two half-day workshops must be scheduled. Email us for information about workshop topics. [pilgrimdi@netscape.net](mailto:pilgrimdi@netscape.net)

**Responsibilities of the host:** The host must guarantee a minimum of 10 pre-registrations for the day and is responsible for arranging suitable classroom accommodations, including a large screen, podium, table space for the presenter(s), etc. Further information is available on our webpage.

**Registration requirements:** The Chapter must receive the pre-registration forms with fees enclosed at least 14 days in advance of the planned workshop date. Chapter registration forms must be used – see our chapter web site (or alternate site) or email us for a copy of the form. <http://www.betterinvesting.org/chapter/coastal-chapter> or <http://www.georgiasouthern.edu/~sgallemo/coastal-chapter> or email [pilgrimdi@netscape.net](mailto:pilgrimdi@netscape.net).

## CHAPTER COMPUTER GROUP

Please respond to this email if you are interested in assisting with the re-formation of a Chapter Computer Group.

## **INVESTMENT CLUB NEWS**

If your club would like to highlight its successes or share ideas, let us know and we will include the information in this section of the Newsletter:  
*sgallemore@georgiasouthern.edu*.

Should you have a group of people interested in forming a new club, please let the Chapter know (you may reply to this memo with that message). We love to help new clubs form.

### **Clubs Currently Welcoming Visitors**

Women Investing Now (WIN) Investment Club of Statesboro GA welcomes visitors to most of its monthly club meetings, which are held on the fourth Tuesday of the month. Visits to the club do not constitute any commitment on the part of the individual or the club regarding potential club membership. Please contact the club if interested in visiting. *sgallemore@georgiasouthern.edu*

Please note: The Chapter cannot publish any advertisements for new club members, nor can we publish any requests of individuals to be put into contact with a club. The best way to determine if a match-up exists is to attend workshops and look for others in your area, or to mention your interest in investment clubs to people you see in your area.

## **CHAPTER VOLUNTEER OPPORTUNITIES**

The Coastal GA/SC Chapter has openings for a few Associate Directors and Volunteers who would like to assist with Chapter operations, publicity for our workshop classes and activities, teaching, and/or with providing other services to our membership.

If you are interested in serving as a chapter volunteer, please respond to this email or contact our Volunteer Coordinator. Not only will you be sharing your talents to help others improve their investment skills, but also you will have unique opportunities to improve your own investment knowledge by attending national BetterInvesting and Chapter director training programs. Volunteer Coordinator: Valjean Stell-Burns,  
[valsburns@comcast.net](mailto:valsburns@comcast.net)